

Information to identify the case:			
Debtor 1:		Jason Paul Gustafson	
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:		WESTERN DISTRICT OF PENNSYLVANIA	
Case number:		22-10161-TPA	
		Social Security number or ITIN:	xxx-xx-1019
		EIN:	--_-----
		Social Security number or ITIN:	-----
		EIN:	--_-----
		Date case filed for chapter:	13 4/5/22

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jason Paul Gustafson	
2. All other names used in the last 8 years		
3. Address	2331 Lake Street Lake City, PA 16423	
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 5/11/22

For more information, see page 2

Case number **22-10161-TPA**

7. Meeting of creditors	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Date: June 21, 2022 at 09:00 AM Filing deadline: Remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com
8. Deadlines	<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/>	<p>Filing deadline: 8/22/22</p> <p>Filing deadline: 6/14/22</p> <p>Filing deadline: 10/3/22</p>
9. Filing of plan	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 6/21/22 at 09:00 AM , Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteedpa.com</p>	
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

In re:
Jason Paul Gustafson
Debtor

Case No. 22-10161-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 4

Date Rcvd: May 11, 2022

Form ID: 309I

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2022:

Recip ID	Recipient Name and Address
db	+ Jason Paul Gustafson, 2331 Lake Street, Lake City, PA 16423-1324
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15478273	+ Amato and Keating, P.C., 107 North Commerce Way, Suite 100, Bethlehem, PA 18017-8913
15473059	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15470281	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Associates, 13355 Noel Road, Dallas, TX 75240
15470276	Capital One/Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
15470284	+ John Deere Financial, P.O. Box 4450, Carol Stream, IL 60197-4450
15470291	+ Northwest Bank, c/o Colleen Lamberto, P.O. Box 337, Warren, PA 16365-0337
15470294	+ Presta Contractor Supply, Inc., 2669 West 16th Street, Erie, PA 16505-4303
15470299	+ Richard W. Keifer III, Esquire, 311 Market Street, Kingston, PA 18704-5428
15478277	+ Schaffner Knight Minnaugh & Co., 1545 West 38th Street, Erie, PA 16508-2347
15470304	+ Tendto Credit Union, 1129 State Street, Erie, PA 16501-1911
15472673	UPMC PHYSICIAN SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebtbuster.com	May 11 2022 23:52:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ Email/Text: bnc@chapter13trusteedpa.com	May 11 2022 23:52:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	May 12 2022 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 11 2022 23:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	May 11 2022 23:52:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15470270	+ EDI: BANKAMER.COM	May 12 2022 03:53:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
15470271	+ EDI: BANKAMER2.COM	May 12 2022 03:53:00	Bank of America, N.A., P.O. Box 982284, El Paso, TX 79998-2284
15478274	+ Email/Text: updates@brennanclark.com	May 11 2022 23:52:00	Brennan & Clark, 721 East Madison Street, Suite 200, Villa Park, IL 60181-3083
15470272	Email/Text: cescandell@calautomotive.com	May 11 2022 23:52:00	CAL Automotive, 4556 South Broad Street, Yardville, NJ 08620

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15470274	EDI: CAPITALONE.COM	May 12 2022 03:53:00	Capital One Bank USA, N.A., 15000 Capital One Drive, Richmond, VA 23238
15470273	+ EDI: CAPITALONE.COM	May 12 2022 03:53:00	Capital One Bank (USA), N.A., by American Infosource as agent, P.O. Box 71083, Charlotte, NC 28272-1083
15470275	+ Email/PDF: bncnotices@becket-lee.com	May 12 2022 00:05:28	Capital One, N.A., c/o Becket and Lee, LLP, P.O. Box 3001, Malvern, PA 19355-0701
15470277	+ EDI: CITICORP.COM	May 12 2022 03:53:00	Citibank, N.A., P.O. Box 6497, Sioux Falls, SD 57117-6497
15470278	+ EDI: CITICORP.COM	May 12 2022 03:53:00	Citibank/The Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
15470279	+ EDI: WFNNB.COM	May 12 2022 03:53:00	Comenity Bank / Legendry Pine, P.O. Box 182789, Columbus, OH 43218-2789
15470280	+ EDI: WFNNB.COM	May 12 2022 03:53:00	Comenity Capital Bank / Dental First, P.O. Box 182120, Columbus, OH 43218-2120
15470282	Email/Text: litbkcourtmail@johndeere.com	May 11 2022 23:52:00	Deere & Company, d/b/a John Deere Financial, P.O. Box 6600, Johnston, IA 50131
15478275	+ Email/Text: bankruptcy@erieinsurance.com	May 11 2022 23:53:00	Erie Insurance Company, 100 Erie Insurance Place, Erie, PA 16530-0001
15470283	Email/Text: collectionbankruptcies.bancorp@53.com	May 11 2022 23:52:00	Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45263
15478276	+ EDI: IRS.COM	May 12 2022 03:53:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15470286	+ Email/PDF: resurgentbknofications@resurgent.com	May 11 2022 23:55:21	LVNV Funding, LLC, Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
15470285	+ Email/Text: bk@lendingclub.com	May 11 2022 23:52:00	Lending Club Corporation, 71 Stevenson Rd., San Francisco, CA 94105-2934
15470287	Email/Text: camanagement@mtb.com	May 11 2022 23:52:00	M&T Bank, P.O. Box 900, Millsboro, DE 19966
15470288	+ Email/Text: camanagement@mtb.com	May 11 2022 23:52:00	M&T Bank, P.O. Box 1508, Buffalo, NY 14240-1508
15470289	+ Email/Text: anthony.stuart@marquettessavings.bank	May 11 2022 23:53:00	Marquette Savings Bank, 920 Peach Street, Erie, PA 16501-1486
15470290	+ Email/Text: Bankruptcy@natfuel.com	May 11 2022 23:52:00	National Fuel, 1100 State Street, Erie, PA 16501-1912
15470292	EDI: PRA.COM	May 12 2022 03:53:00	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
15470293	+ EDI: RECOVERYCORP.COM	May 12 2022 03:53:00	PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
15470623	EDI: PENNDEPTREV	May 12 2022 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15470623	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 11 2022 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15470296	+ EDI: Q3G.COM	May 12 2022 03:53:00	Quantum3 Group LLC as agent for, Comenity Bank, P.O. Box 788, Kirkland, WA 98083-0788
15470295	+ EDI: Q3G.COM	May 12 2022 03:53:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, P.O. Box 788, Kirkland, WA 98083-0788
15471846	EDI: Q3G.COM	May 12 2022 03:53:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-1

User: auto

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15470297	+ Email/Text: bankruptcyteam@quickenloans.com	May 11 2022 23:52:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15470298	+ Email/Text: bankruptcyteam@quickenloans.com	May 11 2022 23:52:00	Quicken Loans Inc, 635 Woodward Avenue, Detroit, MI 48226-3408
15475428	+ Email/Text: bankruptcyteam@quickenloans.com	May 11 2022 23:52:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15470300	+ EDI: RMSC.COM	May 12 2022 03:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
15470880	+ EDI: RMSC.COM	May 12 2022 03:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15470301	+ EDI: RMSC.COM	May 12 2022 03:53:00	Synchrony Bank / Lowes, P.O. Box 956005, Orlando, FL 32896-0001
15470302	+ EDI: RMSC.COM	May 12 2022 03:53:00	Synchrony Bank/JC Penneys, P.O. Box 965007, Orlando, FL 32896-5007
15470303	+ EDI: RMSC.COM	May 12 2022 03:53:00	Synchrony Bank/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
15470305	+ EDI: CITICORP.COM	May 12 2022 03:53:00	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15478278	+ Email/Text: donald.miehls@tradesmeninternational.com	May 11 2022 23:53:00	Tradesmen International, LLC, 9760 Shepard Road, Macedonia, OH 44056-1124

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15473229	*	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2022 at the address(es) listed below:

Name	Email Address
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Brian Nicholas	
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District/off: 0315-1

User: auto

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on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com

Daniel P. Foster

on behalf of Debtor Jason Paul Gustafson dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 4